



Greetings DC 35 Members,

As your elected leadership, it is our goal to provide you with only the best benefits. We are pleased to announce that we have done just that by partnering with Cardinal Financial, who is here to enhance our members' mortgage lending experience.

Cardinal Financial, is a top 10 direct mortgage lender and is licensed in all 50 states. Each and every member of DC 35 who receives a mortgage for a home purchase or refinancing their current mortgage will have ALL BANK FEES WAIVED AND SAVE \$2,185!!!

To reach the team at Cardinal Financial - Call or Text 877.822.3107,  
Email at [DC35@cardinalfinancial.com](mailto:DC35@cardinalfinancial.com), or visit the website [dc35homeloans.com](http://dc35homeloans.com) to get started on your home loan.

Receive a Pre Approval on a New Purchase in as little as 30 minutes!

Close your loan in as few as 2 weeks!

Cardinal Financial offers our members a multitude of home loan program options and competitive interest rates.

These financing options include, but are not limited to:

- ❖ Conventional Loan with 3-5% Down Payment
- ❖ FHA with 3.5% Down Payment
- ❖ VA (Veterans) with 100% Financing
- ❖ Cash Out Refinance
- ❖ Rate & Term Refinance to Lower Monthly Payments

We want to ensure that this would be a seamless and enjoyable experience for all of you.

We encourage you to reach out to Cardinal Financial to speak to one of their Loan Officers for more information and to assist you with any questions you may have.

Sincerely,

Mr. Jeff Sullivan  
Business Manager / Secretary-Treasurer  
IUPAT District Council 35